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**CERTIFICATE OF MAILING PURSUANT TO 37 C.F.R. § 1.8**

I hereby certify that this Office Action Response, pursuant to 37 C.F.R. § 1.8, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Mail Stop: Non-Fee Amendments, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22323-1450, on:

Date: 2-17-04

By: [Signature]  
Signature of Person Mailing Correspondence

**IN THE UNITED STATES PATENT  
AND TRADEMARK OFFICE**

**PATENT**

Inventor(s): Gray W. J. et al.

Docket No.: 10655.9900

Serial No.: 09/754,465

Group Art No.: 3621

Filing Date: January 4, 2001

Examiner: Hewitt II, Calvin L.

Confirmation No.: 3628

Title: **SMARTCARD INTERNET AUTHORIZATION SYSTEM**

**AMENDMENTS AND RESPONSE PURSUANT TO 37 C.F.R. §1.111**

Mail Stop: Non-Fee Amendment  
COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia  
22313-1450

Honorable Commissioner:

In response to the Office Action mailed November 17, 2003, of which this response is within the shortened three (3) months period of response, please consider the following amendments and remarks.

**Amendments to the Specifications** begin on page 2 of this paper.

**Amendments to the Claims** begin on page 3 of this paper.

**Remarks/Arguments** begin on page 10 of this paper.

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